

13. (Amended) A computer based method of [operating] managing a credit application [and routing] in a system[, the system] including a central processor coupled to a communications medium for communicating with a remote application entry and display device[s, the entry and display device[s] including a consumer credit application kiosks] that allows entry of the credit application, a remote credit bureau terminal device[s], and a remote funding source terminal device[s], the method comprising the steps of:

[selectively] receiving credit application data from [a] the remote application entry and display device [consumer credit application kiosk];

[optionally] obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data[,] and [optional] the credit report data [if appropriate,] to at least one remote funding source terminal device; [and]

[selectively] forwarding funding decision data from the at least one remote funding source terminal device to the [respective consumer credit] remote application entry and display device [kiosk]; and

providing insurance data to a user at the remote application entry and display device.

16. (Amended) The method according to claim 13, wherein the [credit] remote application entry and display device [kiosk] includes a telephone connection for voice communication with a remote data entry location to provide the credit application data [from a consumer credit application kiosk].

Subs F1

17. (Amended) A computer based method of [operating] managing a credit application [and routing] in a system[, the system] including a central processor coupled to a communications medium for communicating with a remote application entry and display device[s], a remote credit bureau terminal device[s], and a remote funding source terminal device[s], the method comprising the steps of:

[selectively] receiving credit application data from a remote application entry and display device;

[selectively] obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data[,] and credit report data [if appropriate,] to a first remote funding source terminal device, wherein the first remote funding source terminal device selectively forwards the credit application and the credit report data to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application;

[selectively forwarding the credit application data, and credit report data if appropriate, to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application;] and

[selectively] forwarding funding decision data from at least one of the first and second remote funding source terminal devices[,] to the respective remote application entry and display device.

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20. (Amended) A computer based method of [operating] managing a credit application [and routing] in a system[, the system] including a central processor coupled to a communications

medium for communicating with a remote application entry and display device[s], a remote credit bureau terminal device[s], and a remote funding source terminal device[s], wherein the system processes credit applications for a dealer having a web site, the method comprising the steps of:

receiving credit application data from a consumer through the dealer web site;

[selectively] obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data[,] and credit report data [if appropriate,] to [at least one] a first remote funding source terminal device, wherein the first remote funding source terminal device selectively forwards the credit application and the credit report data to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal declines to approve the credit application; and

[selectively] forwarding funding decision data from the at least one of the first and second remote funding source terminal devices to the consumer at the respective dealer web site.

21. (Amended) The computer based method according to claim 20, further comprising the step of:

sending a copy of the funding decision data to the dealer directly.

22. (Amended) The computer based method according to claim 21, wherein the step of sending a copy of the funding decision data to the dealer directly comprises at least one of the following steps:

faxing the funding decision data to the dealer; and

providing the funding decision data to the dealer on-line.

Please add the following new claims 38-44:

-- 38. The method according to claim 13, wherein the system processes credit applications for a dealer having a plurality of dealerships located at different locations, the method further comprising the steps of:

aggregating data from each of the plurality of dealerships; and

providing the dealer with a consolidated report using the aggregated data.

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39. The method according to claim 17, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data, wherein the data entry terminal is connected to an insurance system, and wherein the insurance system is connected to the credit application and routing system to provide insurance data to a user of the remote application entry and display device.

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40. The method according to claim 17, wherein the system processes credit applications for a dealer having a plurality of dealerships located at different locations, the method further comprising the steps of:

aggregating data from each of the plurality of dealerships; and

providing the dealer with a consolidated report using the aggregated data.

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41. The method according to claim 20, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data, and wherein the

Sub P3
~~data entry terminal is connected to an insurance system, wherein the insurance system is connected to the credit application and routing system to provide insurance data to a user of the remote application entry and display device.~~

Sub E3
42. The method according to claim 20, wherein the system processes credit applications for a dealer having a plurality of dealerships located at different locations, the method further comprising the steps of:

aggregating data from each of the plurality of dealerships; and
providing the dealer with a consolidated report using the aggregated data.

Sub P1
43. A credit application and routing system comprising:

a processor, wherein the processor is located at a lender; and
at least one data input terminal for selectively receiving credit application data from applicants at remote locations and forwarding the data to the processor over a communication medium,

wherein said processor executes a program that performs method steps for handling the credit application, the method steps including:

receiving the credit application to allow either manual decisioning of the credit application or manual entry of the credit application into an in-house credit processing system;
viewing all credit application requests sent to the lender;
viewing all referrals the lender may have made;
viewing specific details about a dealer; and
entering and distributing lender news.